



# FEMA

## *When Enough is Really Enough*

**Douglas County, IL**— Located along the Embarras River, Villa Grove, a small town of only 2,553 residents, is prone to flash floods as well as river flooding. The Jordan Slough and the Embarras River are of significant relevance. In 1994, there was a flood of record, which warranted coverage by CNN. It was during this event that Jackie Athey, City Clerk for Villa Grove, found herself in a quandary as to how to handle the flood.

"I moved to Villa Grove during the fall of 1991. I knew that the town had some flood history," said Athey. "My grandparents had owned a house there since the early sixties."

As a child, Athey recalls that her grandmother placed her appliances and cabinetry on the platforms housed in the garage.

"My grandmother had 14 kids. She had an extra refrigerator, freezer, and cabinets stocked. She had to get a step stool to reach them," said Athey. "As a kid, I never thought about why these things were raised."

Following the death of her grandparents, Athey talked her husband into purchasing the old homestead for \$20,000. They then increased its value by doing major renovations.

"We were first time homeowners. We had flood insurance because the mortgage required it, but we had a big deductible and no content coverage," said Athey. "The agent talked us into a \$5,000 deductible so it would lower our premium and we could make our house payment."



**Douglas County,  
Illinois**



### **Quick Facts**

Year:

**1994**

Sector:

**Public/Private Partnership**

Cost:

**\$296,441.00 (Actual)**

Primary Activity/Project:

**Acquisition/Buyouts**

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**